



Lynn A. Lazaro
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January 21, 2008

United States Bankruptcy Court
District of New Jersey
50 Walnut Street, 3rd Floor
Newark, NJ 07102

Shmuel Klein, Esq.
113 Cedarhill Avenue
Mahwah, NJ 07430

Re: Peters v. Credit Management, et als

Case #07-23531

07-2219
Gentlemen/Madam:

RB

Please be advised that I had become aware of the above-captioned action when I was served on January 12, 2008. Prior to that day, I had no knowledge that this was pending.

I was an independent contractor for Journeyman Title Agency and was assigned to close this transaction on behalf of Mr. Alexander's lender. Prior to closing, I had no contact with Mr. & Mrs. Peters or Alexander Dye and I was not aware of any of the parties personal circumstances, any other arrangements, promises or agreements that were supposedly made. I was merely notified that this was a Purchase transaction, the date, time and place the closing was scheduled for.

I did not solicit either of the parties or induce or force them to close this transaction, as all documents that were signed and notarized were explained. Mr. & Mrs. Peters signed a Deed, Affidavit of Title and the Settlement Statement in my presence and all parties were given copies of the closing documents that were ultimately returned to Mr. Dye's lender.

I was also not present at any meetings, privy to any correspondence, ordering of appraisals, any documentation that was required prior to closing to effectuate loan approval, promises of the filing of tax returns or telephone conversations that took place before or after the closing of this transaction.

Once the necessary documentation required by Mr. Dye's lender was signed, all parties involved were sitting in the conference room and I left for another appointment. At no time did I go out to the reception area to have any document(s) signed.

Very truly yours,


Lynn A. Lazaro